

|                                   |                                       |  |             |
|-----------------------------------|---------------------------------------|--|-------------|
| <b>Notice of References Cited</b> | Application/Control No.<br>09/916,358 | Applicant(s)/Patent Under<br>Reexamination<br>LOEPER, DAVID B. |             |
|                                   | Examiner<br>Charles Kyle              | Art Unit<br>3624   | Page 1 of 1 |

**U.S. PATENT DOCUMENTS**

| * |   | Document Number<br>Country Code-Number-Kind Code | Date<br>MM-YYYY | Name                  | Classification |
|---|---|--|-----------------|-----------------------|----------------|
|   | A | US-6,275,814 B1                                  | 08-2001         | Giansante et al.      | 705/36R        |
|   | B | US-6,456,982 B1                                  | 09-2002         | Pilipovic, Dragana N. | 705/36R        |
|   | C | US-5,812,988                                     | 09-1998         | Sandretto, Michael J. | 705/36R        |
|   | D | US-  |                 |                       |                |
|   | E | US-  |                 |                       |                |
|   | F | US-  |                 |                       |                |
|   | G | US-  |                 |                       |                |
|   | H | US-  |                 |                       |                |
|   | I | US-  |                 |                       |                |
|   | J | US-  |                 |                       |                |
|   | K | US-  |                 |                       |                |
|   | L | US-  |                 |                       |                |
|   | M | US-  |                 |                       |                |

**FOREIGN PATENT DOCUMENTS**

| * |   | Document Number<br>Country Code-Number-Kind Code | Date<br>MM-YYYY | Country | Name | Classification |
|---|---|--|-----------------|---------|------|----------------|
|   | N |  |                 |         |      |                |
|   | O |  |                 |         |      |                |
|   | P |  |                 |         |      |                |
|   | Q |  |                 |         |      |                |
|   | R |  |                 |         |      |                |
|   | S |  |                 |         |      |                |
|   | T |  |                 |         |      |                |

**NON-PATENT DOCUMENTS**

| * |   | Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)                                   |
|---|---|---|
|   | U | Hendricks D., Evaluation of Value-at-Risk Models Using Historical Data, FRBNY Economic Policy Review, April 1996, pp 39-70. |
|   | V | Bengen, W., Determining Withdrawal Rates Using Historical Data, October 1994, pp. 171-180.                                  |
|   | W |   |
|   | X |   |

\*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)  
Dates in MM-YYYY format are publication dates. Classifications may be US or foreign.